

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: NAVARRO, LILIA

§ Case No. 15-08508

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Debtor(s)

§

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that DEBORAH K. EBNER, Trustee, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn St., 7th Floor, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00am on 11/24/2015 in Courtroom 615, United States Courthouse, 219 S. Dearborn St., Chicago, IL 60604.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 10/27/2015

By: /s/DEBORAH K. EBNER

Trustee

DEBORAH K. EBNER, Trustee
11 EAST ADAMS STREET
SUITE 904
CHICAGO, IL 60603
(312) 922-3838

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: NAVARRO, LILIA

§ Case No. 15-08508

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Debtor(s)

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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 125,000.00
and approved disbursements of \$ 103,025.53
leaving a balance on hand of ¹ \$ 21,974.47

Balance on hand: \$ 21,974.47

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 21,974.47

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Deborah K. Ebner, Trustee	8,750.00	0.00	8,750.00
Trustee, Expenses - Deborah K. Ebner, Trustee	283.03	0.00	283.03
Attorney for Trustee, Fees - Deborah K. Ebner	3,518.00	0.00	3,518.00

Total to be paid for chapter 7 administration expenses: \$ 12,551.03

Remaining balance: \$ 9,423.44

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 9,423.44

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 9,423.44

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 23,538.63 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 40.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Quantum3 Group LLC as agent for Comenity Bank	1,310.56	0.00	524.68
2	Quantum3 Group LLC as agent for Comenity Bank	280.48	0.00	112.30
3	Quantum3 Group LLC as agent for Comenity Bank	523.36	0.00	209.52
4	Quantum3 Group LLC as agent for Comenity Bank	319.96	0.00	128.09
5	Capital One, N.A.	2,753.97	0.00	1,102.52
6	Cavalry SPVI LLC assignee Capital One, NA	519.59	0.00	208.01
7	PYOD LLC its successors & assigns as	3,048.38	0.00	1,220.39

	assignee of Citibank NA			
8	PYOD LLC its successors & assigns as assignee of Citibank NA	1,987.15	0.00	795.53
9	Synchrony Bank	992.94	0.00	397.51
10	Synchrony Bank	2,887.83	0.00	1,156.11
11	Synchrony Bank	5,100.76	0.00	2,042.03
12	Synchrony Bank	2,965.61	0.00	1,187.25
13	Synchrony Bank	848.04	0.00	339.50

Total to be paid for timely general unsecured claims: \$ 9,423.44

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/DEBORAH K. EBNER, Trustee
Trustee

DEBORAH K. EBNER, Trustee
11 EAST ADAMS STREET
SUITE 904
CHICAGO, IL 60603
(312) 922-3838

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 7
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Lilia Navarro
 Debtor

Case No. 15-08508-JSB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: cgreen
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Oct 28, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2015.

db
 23031596 +Lilia Navarro, 2606 W Fitch Ave, # 3G, Chicago, IL 60645-6100
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: BK OF AMER, Attn: Bankruptcy Dept., Po Box 982235,
 El Paso,TX 79998)
 23031603 +Blue Cross Blue Shield, Attn: Bankruptcy Department, PO Box 3239,
 Naperville,IL 60566-3239
 23031578 +CAP1/Carson, Attn: Bankruptcy Dept., 26525 N Riverwoods Blvd, Mettawa,IL 60045-3440
 23031583 +CHLD/CBNA, Attn: Bankruptcy Dept., PO Box 6497, Sioux Falls,SD 57117-6497
 23031580 +CITI, Attn: Bankruptcy Dept., PO Box 6241, Sioux Falls,SD 57117-6241
 23031593 +COMENITY BANK/Carsons, Attn: Bankruptcy Dept., 3100 Easton Square Pl,
 Columbus,OH 43219-6232
 23031585 +COMENITY BANK/Nwyrk&Co, Attn: Bankruptcy Dept., 220 W Schrock Rd,
 Westerville,OH 43081-2873
 23031595 +COMENITY BANK/Roomplce, Attn: Bankruptcy Dept., PO Box 182789, Columbus,OH 43218-2789
 23031584 +COMENITY BANK/Vctrsscc, Attn: Bankruptcy Dept., PO Box 182789, Columbus,OH 43218-2789
 23314892 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 23335875 +Cavalry SPVI LLC assignee Capital One, NA, Bass Associates PC,
 3936 E Fort Lowell Road Suite 200, Tucson, AZ 85712-1083
 23031590 +Chase CARD, Attn: Bankruptcy Dept., PO Box 15298, Wilmington,DE 19850-5298
 23031582 +Chase/BEST BUY, Attn: Bankruptcy Dept., PO Box 15298, Wilmington,DE 19850-5298
 23031599 +Equifax, Attn: Bankruptcy Dept., PO Box 740241, Atlanta,GA 30374-0241
 23031605 +Evanston Hospital, Attn: Bankruptcy Department, 2650 Ridge Ave., Evanston,IL 60201-1797
 23031598 +Experian, Attn: Bankruptcy Dept., PO Box 2002, Allen,TX 75013-2002
 23031594 +Mcydsnb, Attn: Bankruptcy Dept., 9111 Duke Blvd, Mason,OH 45040-8999
 23031600 +NorthShore Univ Health System, Bankruptcy Dept, 23056 Network Place,
 Chicago,IL 60673-1230
 23031602 ++PINNACLE MANAGEMENT SERVICES, 830 ROUNDABOUT, SUITE B, WEST DUNDEE IL 60118-2116
 (address filed with court: Pinnacle Management Services, Bankruptcy Dept.,
 514 Market Loop, Ste. 103, West Dundee,IL 60118)
 23031597 +Transunion, Attn: Bankruptcy Dept., PO Box 1000, Chester,PA 19016-1000
 23031601 +Van Ru Credit Corp., Bankruptcy Dept., 1350 E. Touhy Ave., Ste. 300E,
 Des Plaines,IL 60018-3342

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23031581 +E-mail/Text: bnckohlsnotices@becket-lee.com Oct 29 2015 01:21:29 Kohls/Capone,
 Attn: Bankruptcy Dept., N56 W 17000 Ridgewood Dr, Menomonee Falls,WI 53051-7096
 23031604 +Fax: 773-272-0602 Oct 29 2015 03:00:05 Medical Recovery Specialists,
 Bankruptcy Department, 2250 E. Devon Ave., Ste. 352, Des Plaines,IL 60018-4521
 23499088 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 29 2015 01:37:24
 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 23229358 E-mail/Text: bnc-quantum@quantum3group.com Oct 29 2015 01:22:23
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 23031591 +E-mail/PDF: gecsedirecoverycorp.com Oct 29 2015 01:36:14 Synchb/AMER EAGLE DC,
 Attn: Bankruptcy Dept., PO Box 965005, Orlando,FL 32896-5005
 23031579 +E-mail/PDF: gecsedirecoverycorp.com Oct 29 2015 01:37:14 Synchb/Gapdc,
 Attn: Bankruptcy Dept., PO Box 965005, Orlando,FL 32896-5005
 23031586 +E-mail/PDF: gecsedirecoverycorp.com Oct 29 2015 01:37:14 Synchb/OLD NAVY,
 Attn: Bankruptcy Dept., PO Box 965005, Orlando,FL 32896-5005
 23031592 +E-mail/PDF: gecsedirecoverycorp.com Oct 29 2015 01:38:15 Synchb/SAMS CLUB,
 Attn: Bankruptcy Dept., PO Box 965005, Orlando,FL 32896-5005
 23031589 +E-mail/PDF: gecsedirecoverycorp.com Oct 29 2015 01:36:14 Synchb/TJX COS,
 Attn: Bankruptcy Dept., PO Box 965005, Orlando,FL 32896-5005
 23503554 E-mail/PDF: gecsedirecoverycorp.com Oct 29 2015 01:38:14 Synchrony Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23031588* +CITI, Attn: Bankruptcy Dept., PO Box 6241, Sioux Falls,SD 57117-6241
 23031607* +NorthShore Univ Health System, Bankruptcy Dept, 23056 Network Place,
 Chicago,IL 60673-1230
 23031608* ++PINNACLE MANAGEMENT SERVICES, 830 ROUNDABOUT, SUITE B, WEST DUNDEE IL 60118-2116
 (address filed with court: Pinnacle Management Services, Bankruptcy Dept.,
 514 Market Loop, Ste. 103, West Dundee,IL 60118)
 23031587 ###Capital One, Attn: Bankruptcy Dept., 26525 N Riverwoods Blvd, Mettawa,IL 60045-3438
 23031606 ###Northshore University HealthSystem Prof. Svcs., C/o Pinnacle Management Svcs.,
 514 Market Loop, Ste 103, West Dundee,IL 60118-2181

TOTALS: 0, * 3, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1

User: cgreen
Form ID: pdf006

Page 2 of 2
Total Noticed: 32

Date Rcvd: Oct 28, 2015

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2015 at the address(es) listed below:

Deborah Kanner Ebner on behalf of Attorney Deborah K Ebner dkebner@debnertrustee.com,
IL53@ecfbis.com;webmaster@debnertrustee.com;DKEbner@debnertrustee.com;beckys@deborahEbnerlaw.com
;admin.assistant@debnertrustee.com
Deborah Kanner Ebner on behalf of Attorney Scott E Encher dkebner@debnertrustee.com,
IL53@ecfbis.com;webmaster@debnertrustee.com;DKEbner@debnertrustee.com;beckys@deborahEbnerlaw.com
;admin.assistant@debnertrustee.com
Deborah Kanner Ebner dkebner@debnertrustee.com,
IL53@ecfbis.com;webmaster@debnertrustee.com;DKEbner@debnertrustee.com;beckys@deborahEbnerlaw.com
;admin.assistant@debnertrustee.com
Deborah Kanner Ebner on behalf of Trustee Deborah Kanner Ebner dkebner@debnertrustee.com,
IL53@ecfbis.com;webmaster@debnertrustee.com;DKEbner@debnertrustee.com;beckys@deborahEbnerlaw.com
;admin.assistant@debnertrustee.com
Laura R Caputo on behalf of Debtor Lilia Navarro ndil@geracilaw.com
Nathan E Curtis on behalf of Debtor Lilia Navarro ndil@geracilaw.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 7